



Dealer Training Manual

Property of TurboPass



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Logging In

New dealer users are sent an initial email to set up their individual password credentials. If you are a new user and have trouble finding this email look in your spam/junk folder. You may also set up your first or future passwords by clicking "I forgot my password" and following the instructions. To submit a trouble ticket click "Help" and enter required fields.



 Help



By logging in you agree to the TurboPass
[Terms and Conditions](#).

E-Mail Address



The email field is required.

Password



Remember Me

Login

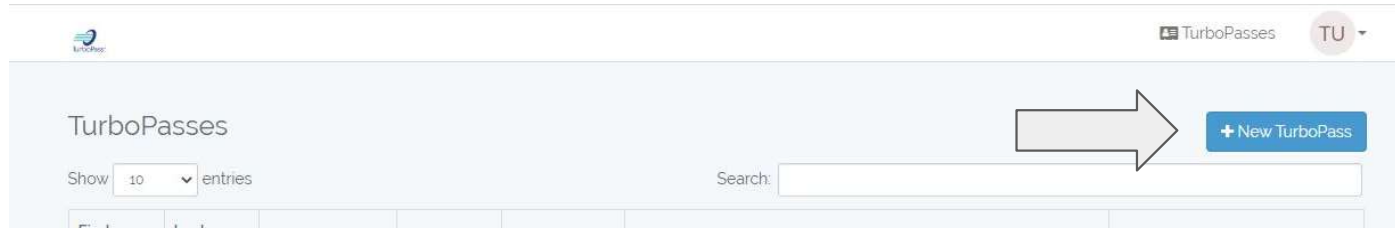


[I forgot my password](#)

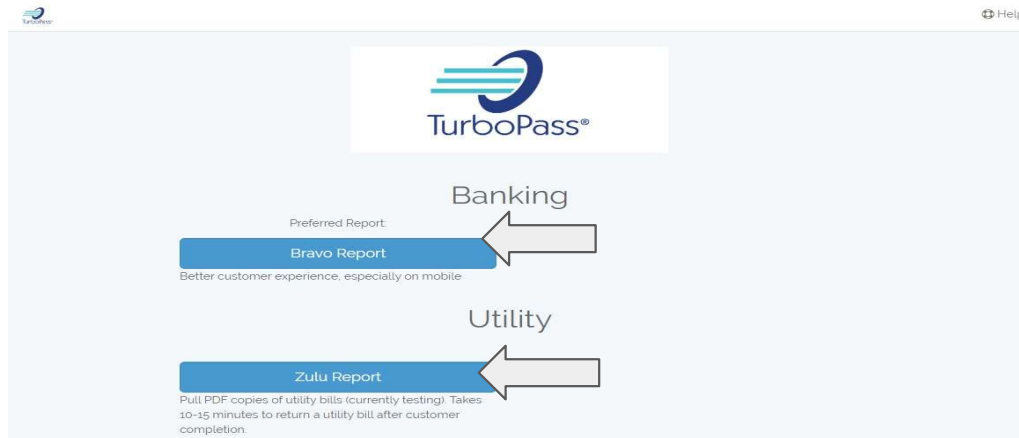
Property of TurboPass

Sending a TurboPass Invitation

STEP 1 Sending TurboPass invitations will allow your sales and finance process to run more efficiently and customers appreciate the time savings and ease of use. Start by clicking “New TurboPass” from your dashboard view.



STEP 2 Click the “Bravo Report” to send your customer the TurboPass Banking Link or “Zulu Report” to send the TurboPass Utility Link. Bravo Reports include a network of over 10,000 financial institutions and Zulu Reports have over 6,000 gas, electric, water, and other utility providers that customers can share from in order to clear stipulations related to identity, income, account ownerships, and proof of residence.



Property of TurboPass

Sending a TurboPass Invitation

STEP 3 Enter all the required fields. Note that the email is not required. Also, note that it is not necessary to use the Last 4 digits on the customer's SSN. This field can be any four digits that the customer is informed of. The text invitation the customer receives will ask them to provide the same four digits.



TurboPasses



First Name



Last Name

Email

Phone

SSN (Last 4 digit)



Create

Property of TurboPass

Sending a TurboPass Invitation

STEP 4 After sending the invite, you'll be back at the dashboard view and be able to track the status of the invitation. Assist the consumer in connecting their account to TurboPass. Please go to **"The Consumer Journey"** on **pages 18 - 23** to see instructions and helpful tips.

TurboPasses

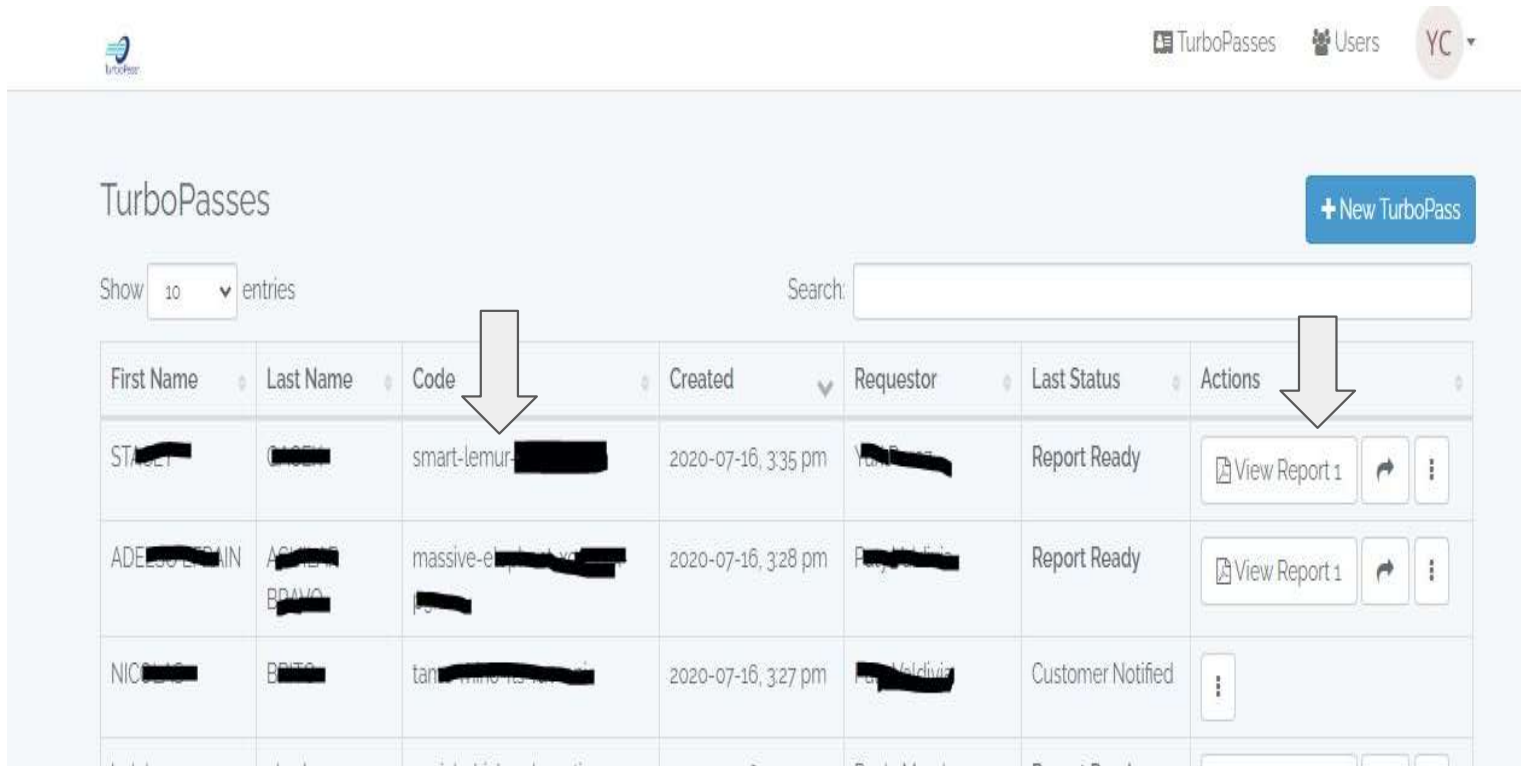
Show 10 entries Search:

+ New TurboPass

First Name	Last Name	Code	Created	Requestor	Last Status	Actions
STANLEY	[REDACTED]	smart-lens-115-vua	2020-07-16, 3:35 pm	[REDACTED]	Report Ready	View Report 1
ADELE BRAIN	AGUIRE BRAVO	massive-el [REDACTED]	2020-07-16, 3:28 pm	[REDACTED]	Report Ready	View Report 1
NICOLE	BRITTS	tan [REDACTED]	2020-07-16, 3:27 pm	[REDACTED]	Customer Notified	

Sending a TurboPass Invitation

STEP 5 Once the customer has connected their account, you'll be able to see a "View Report" icon on the dashboard. Click on "View Report" icon to review report content.



The screenshot shows the TurboPasses dashboard. At the top right, there are navigation links for 'TurboPasses', 'Users', and a user profile 'YC'. Below the header, the title 'TurboPasses' is displayed next to a '+ New TurboPass' button. A 'Show 10 entries' dropdown and a search bar are also present. The main content is a table with the following columns: First Name, Last Name, Code, Created, Requestor, Last Status, and Actions. Three rows of data are visible, with the first two rows having a 'View Report 1' button in the Actions column. A large grey arrow points to the 'View Report 1' button in the first row, and another large grey arrow points to the 'View Report 1' button in the second row.

First Name	Last Name	Code	Created	Requestor	Last Status	Actions
STANLEY	WILSON	smart-lemur-XXXXXX	2020-07-16, 3:35 pm	YOUNG	Report Ready	View Report 1
ADELE BRANIN	AKHIL BRANG	massive-el-XXXXXX	2020-07-16, 3:28 pm	PERKINS	Report Ready	View Report 1
NICOLE	BENTON	tan-XXXXXX	2020-07-16, 3:27 pm	PERKINS	Customer Notified	

Make Sure to Review the TurboPass Report

Prior to sharing the report with others, review the content of the report. Before sharing with lenders, consider that each lender or organization has their own method of utilizing the information on TurboPass reports. TurboPass banking reports are usually treated in the same manner that bank statements would be considered in terms of net income or proof of residence.

All lenders who have dashboard access treat TurboPass reports as valid and authentic bank data. Dealers who share these reports accelerate funding processes for all parties. For further insights on the treatment of TurboPass reports by lenders, it is best to contact the lender directly.

Here's an overview of the report content, which includes summary sections, key insights and metrics for dealers, funders, and buyers.



TurboPass Regarding ██████████ ES
 TurboPassCode ██████████ 2928739-loyal-chipmunk
 Reporting Period 07/28/2019 - 10/26/2019



Information that was originally entered into the invitation fields by the user

APPLICATION INFORMATION

Name JOSE ██████████
 Email jose ██████████@yahoo.com
 Phone Number ██████████ ██████████

 Days Requested 90 Days
 Information supplier Applicant



Information output directly sourced from below named Financial Institution

ACCOUNT INFORMATION

Name(s) JOSE E ██████████ ██████████
 Email jose ██████████@yahoo.com
 Phone Number +1 ██████████ 2928739
 Address ██████████ W ██████████ ST APT ██████████
 ATH ██████████ 75751-2177

 Days Available 90 Days
 Financial Institution Chase

Reviewing the TurboPass Report 1

ASSET REPORT SUMMARY section displays asset account information for each individual account associated with the customer's online login information.

DEPOSITS section displays all deposit types including transfers for each asset account. This section is sorted by 1) associated account , then 2) chronological order from most recent to oldest.

ASSET REPORT SUMMARY

Account	Owners	90 Day Average	60 Day Average	30 Day Average	Available Balance
CHASE SAVINGS	JOSE E [REDACTED]	6,306.89	6,323.58	6,376.93	4,926.95
TOTAL CHECKING	JOSE E [REDACTED]	1,485.10	1,623.33	1,708.22	1,675.78
Total Assets					6,602.73



Shows aggregate daily balance total for last 90 days/ 90. This amount has proven to be a key metric for future payment performance



Shows amount immediately available in account. This insight has helped increase down payment averages by as much as 20%

DEPOSITS

Date	Description	Account Name	Account Number	Account Type	Amount
10/18/2019	Online Transfer from CHK ...1191 transaction#: 87 [REDACTED]	CHASE SAVINGS	****5350	savings	50.00
10/08/2019	INTEREST PAYMENT	CHASE SAVINGS	****5350	savings	0.05
10/04/2019	Online Transfer from CHK ...1191 transaction#: 8 [REDACTED]	CHASE SAVINGS	****5350	savings	50.00
09/20/2019	Online Transfer from CHK ...1191 transaction#: 86 [REDACTED]	CHASE SAVINGS	****5350	savings	50.00
09/10/2019	INTEREST PAYMENT	CHASE SAVINGS	****5350	savings	0.06
09/06/2019	Online Transfer from CHK ...1191 transaction#: 856 [REDACTED]	CHASE SAVINGS	****5350	savings	50.00
08/23/2019	Online Transfer from CHK ...1191 transaction#: 852 [REDACTED]	CHASE SAVINGS	****5350	savings	50.00
08/09/2019	Online Transfer from CHK ...1191 transaction#: 846 [REDACTED]	CHASE SAVINGS	****5350	savings	50.00
08/08/2019	INTEREST PAYMENT	CHASE SAVINGS	****5350	savings	0.05
10/18/2019	VICKERY DEVELOPM DIRECT DEP PPD ID: 9444 [REDACTED]	TOTAL CHECKING	****1191	checking	998.88
10/04/2019	VICKERY DEVELOPM DIRECT DEP PPD ID: 9111 [REDACTED]	TOTAL CHECKING	****1191	checking	1,022.08
09/20/2019	VICKERY DEVELOPM DIRECT DEP PPD ID: 9444 [REDACTED]	TOTAL CHECKING	****1191	checking	998.88
09/06/2019	VICKERY DEVELOPM DIRECT DEP PPD ID: 9111 [REDACTED]	TOTAL CHECKING	****1191	checking	998.88
08/23/2019	VICKERY DEVELOPM DIRECT DEP PPD ID: 9111 [REDACTED]	TOTAL CHECKING	****1191	checking	998.88
08/09/2019	VICKERY DEVELOPM DIRECT DEP PPD ID: 9444 [REDACTED]	TOTAL CHECKING	****1191	checking	998.88

Reviewing the TurboPass Report 2

The following sections include individual account cash flow summaries and details that can be used to quickly determine average monthly income and other critical insights. Account transaction details are listed below summaries as they would appear on traditional bank statements. This allows users to make real time business decisions with more confidence.

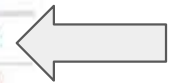


TurboPass Regarding JOSE [REDACTED]
 TurboPassCode [REDACTED] 2 [REDACTED] 9-loyal-chipmunk
 Reporting Period 07/28/2019 - 10/26/2019

TOTAL CHECKING *****1191

Available Balance: 1,675.78
 Current Balance: 1,744.02

Account Details		Last 7	Last 30	Last 60	Last 90	
Account Name	TOTAL CHECKING	Deposits	0.00	2,020.96	4,018.72	6,016.48
Account Number	*****1191	Withdrawals	-213.52	-2,058.77	-3,807.10	-5,942.53
Account Type	checking	Net	-213.52	-37.81	211.62	73.95
Account Owners	JOSE E [REDACTED]	Average Balance	1,822.95	1,708.22	1,623.33	1,485.10



\$6,016.48 / 3
 = \$2,005.49
Net Monthly Income

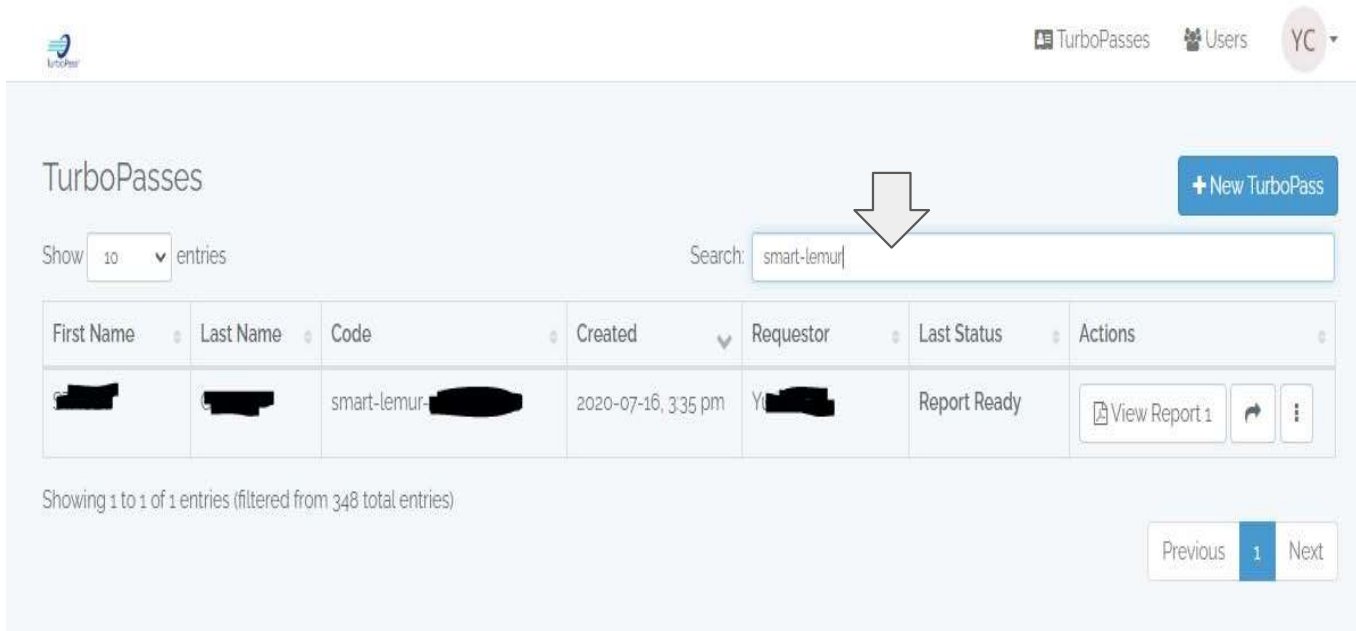
Shows aggregate deposit amount for the last 90 days. This amount can easily be divided by 3 to determine a monthly average net income amount

TurboPass Dashboard Features

Sharing Reports - TurboPass Reports can be shared with team members or others outside your organization who are authorized and need to view these reports.

Sharing Reports with Team Members - Team members inside the same organization can share the first two words of the TurboPass Code in order for those reports to be easily accessed. A team member can simply type the two words in the "Search" field to access the report on the dashboard. This can be helpful when the dashboard is full or reports are a few days old.

For example, a sales manager at a dealership can tell his finance manager to look up the "smart-lemur" report.



The screenshot shows the TurboPasses dashboard interface. At the top right, there are navigation links for 'TurboPasses', 'Users', and a user profile 'YC'. The main header area includes the 'TurboPasses' title and a '+ New TurboPass' button. Below the header, there is a search bar with the text 'smart-lemur' entered, and a dropdown menu set to '10 entries'. A table below the search bar displays a single entry with the following details:

First Name	Last Name	Code	Created	Requestor	Last Status	Actions
[Redacted]	[Redacted]	smart-lemur-[Redacted]	2020-07-16, 3:35 pm	Yi [Redacted]	Report Ready	View Report 1, Refresh, More

Below the table, it states 'Showing 1 to 1 of 1 entries (filtered from 348 total entries)'. At the bottom right, there are navigation buttons for 'Previous', '1', and 'Next'.

TurboPass Dashboard Features

Sharing TurboPass Reports with TurboPass Lenders - To share a TurboPass Reports with lenders outside your organization who are authorized, have TurboPass dashboard access and need to view these reports, you must disclose the entire TurboPass Code including the words and randomized numbers/ letters.

This can easily be done by using the copy function with your mouse and pasting the TurboPass code into DealerTrack, RouteOne, or other platform application notes sectio. Now your lender representative can easily access the report and expedite the related transaction.

TurboPasses

Search: smart-len [redacted]

First Name	Last Name	Code	Created	Requestor	Last Status	Actions
ST [redacted]	[redacted]	smart-len [redacted]	2020-07-16, 3:35 pm	Yu [redacted]	Report Ready	View Report 1

Showing 1 to 1 of 1 entries (filtered from 348 total entries)

Previous 1 Next

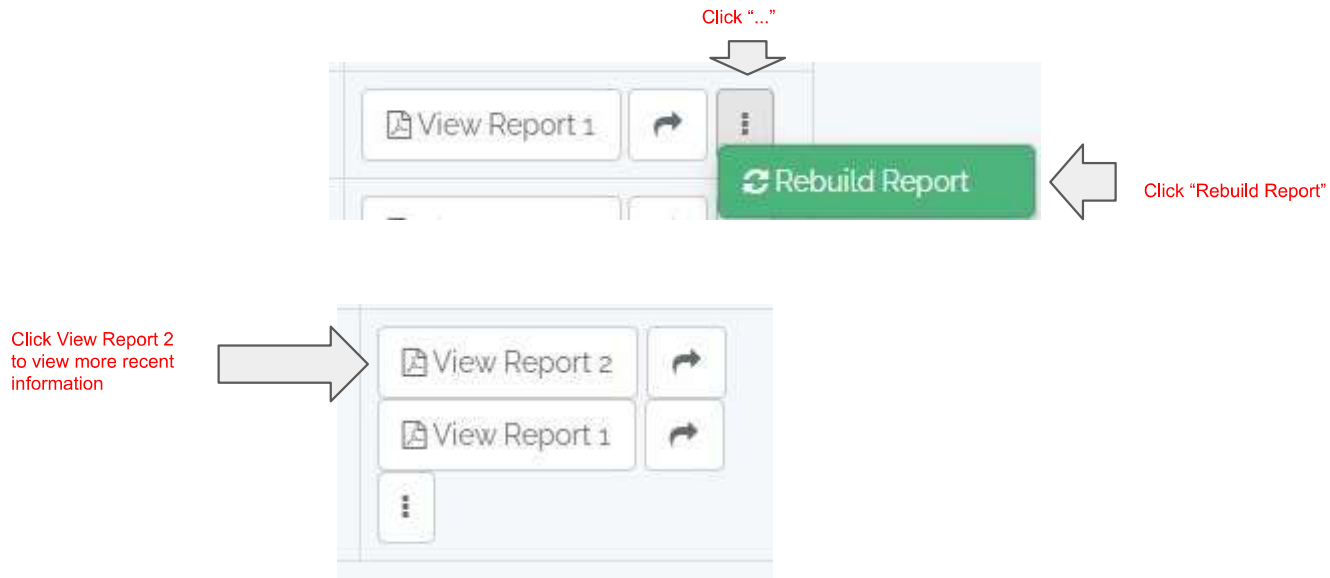
TurboPass Dashboard Features

Emailing to outside parties - TurboPass reports can be emailed to other parties that are authorized to view these reports via email by clicking the share button and typing in the recipient's email address in the text field. Once the email address is typed in completed, click the displayed dropdown email address option for the recipient.



TurboPass Dashboard Features

Refreshing TurboPass Reports - Dealers are able to bring in more recent transaction information for up to 30 days from the original date the report was generated. This function is useful when customers aren't ready to purchase the first time they visit your store. TurboPass Reports can be rebuilt up to 30 days from original report date. A dealer user can access the "Rebuild" function by clicking on the "..." found next to the associated PDF on their dashboard. This allows for users to quickly process renewed applications without having to ask the customer to go through a repeated process. **Note:** If the customer has changed their online banking credentials since the original report date, this function will not be able to retrieve the information needed to complete the new report.



TurboPass Dashboard Features

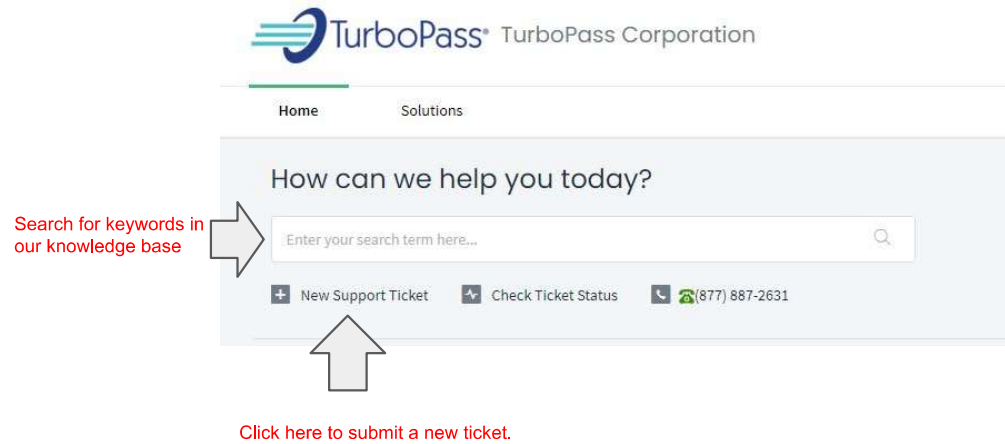
Adding New Users - Adding new users to your organization can be completed by those with authorization by clicking on “Users” at the top of your dashboard and creating the new user’s profile.

The screenshot illustrates the 'Add User' process in the TurboPass dashboard. At the top, the navigation bar includes 'TurboPasses', 'Users', and 'YC'. A red arrow labeled '1' points to the 'Users' link. Below it, a blue button labeled '+ Create User' is highlighted with a red arrow labeled '2'. The main form area is titled 'Enter required fields' and contains several input fields: 'First Name', 'Last Name', and 'Email'. Below these is a toggle switch for 'Is Manager?' with a red arrow labeled '4' pointing to it and a note: 'Turning Manager Access allows user creation functionality'. Below that is a 'Timezone' dropdown menu showing '(GMT/UTC - 05:00) Chicago'. A 'Send User Notification' toggle switch is turned on, with a red arrow labeled '5' pointing to it and a note: 'Having this on will immediately prompt the new user to create their password via email'. At the bottom of the form are 'Password' and 'Confirm Password' fields. A red arrow labeled '6' points to the 'Create' button at the bottom right of the form.

Property of TurboPass

TurboPass Dashboard Features

Troubleshooting - Start by clicking user initials and then click "Help" from the drop down. Search our knowledge base for helpful information about FAQ's, and troubleshooting tips.



TurboPass Dashboard Features

Submitting New Tickets - Include a detailed description of the issue and all specific details related such as: TurboPass Code, User contact phone number, and priority level.

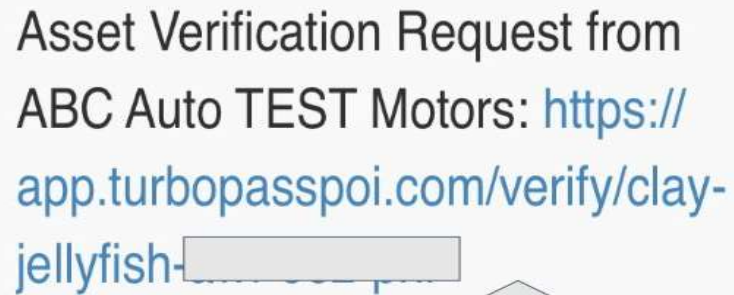
The screenshot shows the TurboPass dashboard interface. At the top left is the TurboPass logo and the text "TurboPass® TurboPass Corporation". Below the logo are navigation links for "Home" and "Solutions". The main content area is titled "Submit a ticket". A grey arrow points to the "Requester" field, which contains the text "Email". Below this is the "Subject" field, which is empty. The "Description" field is a rich text editor with a toolbar containing icons for bold (B), italic (I), underline (U), bulleted list, numbered list, text color, background color, and link. Below the description field is a link that says "+ Attach a file". At the bottom of the form is a reCAPTCHA "I'm not a robot" checkbox and the reCAPTCHA logo with links for "Privacy" and "Terms". At the very bottom are two buttons: "SUBMIT" (green) and "CANCEL" (grey).

The Consumer Journey

Helping customers connect - Prepare your customer by asking them to make sure they know their login credentials for online banking. This prevents the majority of connection delays caused by inaccurate credential inputs and additional security protocols that may be experienced when these errors are made. It is recommended that if the customer is not sure of their credentials, they attempt to directly and manually login to their account prior to attempting to connect to TurboPass and resetting the password if necessary to ensure a successful connection and report creation.

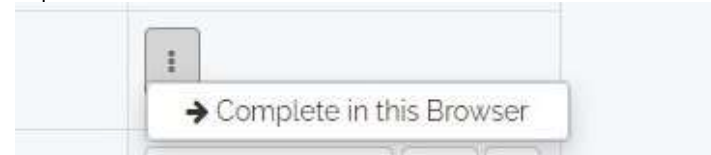
Allowing the customer to complete their journey on your browser may be helpful for customers who are less familiar with online or technical processes. Let's review the steps needed for a customer to successfully connect their online account.

Consumer Journey Step 1 - Text link is received on customer's cell phone/ email and customer clicks on link.



Asset Verification Request from
ABC Auto TEST Motors: [https://
app.turbopasspoi.com/verify/clay-
jellyfish-\[redacted\]](https://app.turbopasspoi.com/verify/clay-jellyfish-[redacted])

TurboPass users can open a customer invitation from their browser in order to assist the customer in the completion process



The Consumer Journey

Helping customers connect

Consumer Journey Step 2

The screenshot shows a web form with the following elements:

- TurboPassCode**: A text input field containing the text "clay-jellyfish-av".
- SSN (Last 4 digit)**: A text input field that is currently empty. A large grey arrow points down from the TurboPassCode field to this field.
- Language**: A dropdown menu with "English" selected.
- Terms and Conditions**: A checkbox labeled "I have read and agree to the Terms and Conditions and Privacy Policy". A large grey arrow points up to this checkbox.
- Confirm Access**: A blue button with white text, located to the right of the checkbox. A large grey arrow points right towards this button.

Customer enters last 4 of SSN or PIN. Checks T&C and clicks "Confirm Access"

The Consumer Journey

Helping customers connect

Consumer Journey Step 3

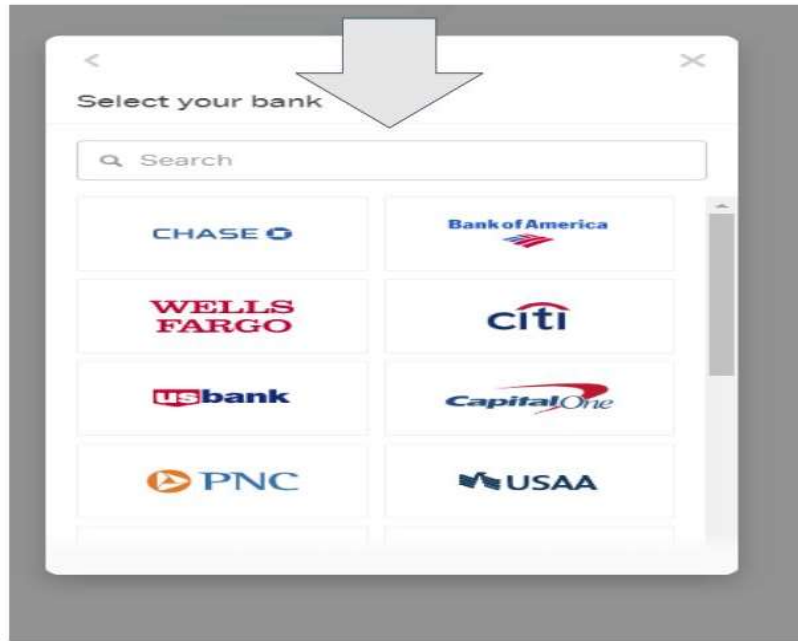


Customer clicks “Link Account”

The Consumer Journey

Helping customers connect

Consumer Journey Step 5 - Customer starts typing the financial institution's name. It may be helpful to search by the url that the customer goes to in order to login online if the business name is not recognized.

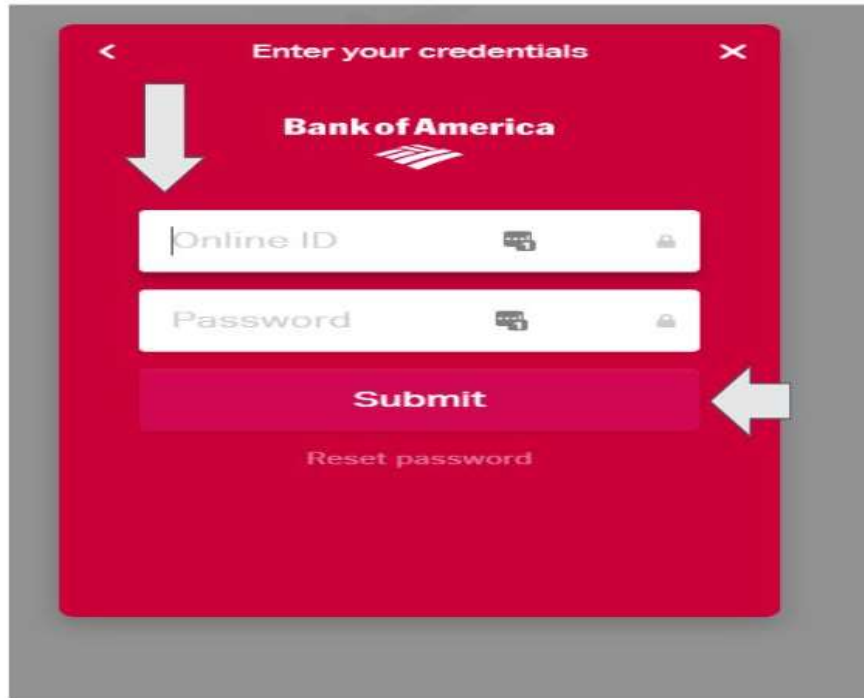


Customer types in Financial Institution Name and Selects

The Consumer Journey

Helping customers connect

Consumer Journey Step 5 - Customer starts typing the financial institution's name. It may be helpful to search by the url that the customer goes to in order to login online if the business name is not recognized.



The Consumer Journey

Helping customers connect

Consumer Journey Step 6 - Customer process complete.



Thank you!

You've successfully linked your account,
just sit back and we'll take it from here.

Customer Process Complete!

Status Codes

Status	Sub-Status	Public Description
account_linked	Authentication Success	
CREDENTIAL		The customer has been prompted to enter their username/password
Customer Notified		We've sent our invitation to the customer's phone number or email
DATA_UNAVAILABLE		The bank may be down, or they recently updated their software. It might be a good idea to try another report type
EXIT		The customer has exited the application. See note for exact cause.
Link Clicked		The customer has clicked the link we sent to them
MFA		The customer is required to complete a Multi Factor Authentication step
Report Ready		The report is ready and viewable
requesting_report		We are connected to the customer's bank, and are building a report. You should have one in about 10 seconds.
SEARCH_INSTITUTION		The customer is searching for their bank
SELECT_INSTITUTION		The customer has selected their bank
SUBMIT_CREDENTIALS		The customer has entered their username/password
SUBMIT_MFA		The customer has submitted their Multi Factor Authentication information